

Information to identify the case:

Debtor 1	Bruce H. DiMauro	Social Security number or ITIN	xxx-xx-9823
	First Name Middle Name Last Name	EIN	--
Debtor 2	Dawn E. DiMauro	Social Security number or ITIN	xxx-xx-7978
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 15-16898-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce H. DiMauro

Dawn E. DiMauro
aka Dawn E. Lomangino- DiMauro, dba Center
of Counseling and Wellness, LLC

11/24/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bruce H. DiMauro
Dawn E. DiMauro
Debtor(s)

Case No. 15-16898-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Nov 24, 2020

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 26, 2020:

Recip ID	Recipient Name and Address
db	#+ Bruce H. DiMauro, 819 E. Moss Mill Road, Galloway, NJ 08205-4218
jdb	+ Dawn E. DiMauro, 702 Nacote Creek Place, Galloway, NJ 08205-3022
cr	+ Toyota Motor Credit Corporation, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
515450700	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, PO Box 15025, Wilmington, DE 19886-5025
515450699	+ Bank of America, c/o Powers Kirn, LLC, 728 Marne Highway Ste 200, Moorestown, NJ 08057-3128
515644016	Bank of America, N.A., P.O. Box 940186, Simi Valley, CA 93094-0186
515727991	+ Bayview Loan Servicing LLC, PO Box 331409, Miami, FL 33233-1409
515705451	+ Bayview Loan Servicing, LLC, Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057-3128
515475445	+ Edfinancial on behalf of US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
516580862	+ New Jersey E-ZPass Violations, South Jersey Transportation Authority, 375 McCarter Highway, Newark NJ 07114-2562
515450704	# RMA of Philadelphia, P.C., 735 Fitzwaterntown Road, Suite 2, Willow Grove, PA 19090-1338
517458414	+ Rebecca A. Solarz, Esquire, 21 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2734
515604176	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
515450706	State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445
515450710	Toyota Motor Credit, PO Box 5170, Simi Valley, CA 93062-5170
515535561	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 24 2020 21:21:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 24 2020 21:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515450698	EDI: AMEREXPR.COM	Nov 25 2020 01:53:00	American Express, PO Box 1270, Newark, NJ 07101-1270
515643696	EDI: BECKLEE.COM	Nov 25 2020 01:53:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515577822	EDI: AIS.COM	Nov 25 2020 01:58:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
515727991	+ EDI: LCIBAYLN	Nov 25 2020 01:53:00	Bayview Loan Servicing LLC, PO Box 331409, Miami, FL 33233-1409
515722380	+ EDI: CITICORP.COM	Nov 25 2020 01:53:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
515450703	EDI: IRS.COM		

District/off: 0312-1

User: admin

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515450701	EDI: JPMORGANCHASE	Nov 25 2020 01:53:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
		Nov 25 2020 01:53:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516980535	EDI: Q3G.COM	Nov 25 2020 01:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516980536	+ EDI: Q3G.COM	Nov 25 2020 01:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
515450705	+ EDI: RMCB.COM	Nov 25 2020 01:53:00	RMCB Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
515450707	EDI: RMSC.COM	Nov 25 2020 01:53:00	SYNCB/Ashley Furniture, PO Box 965036, Orlando, FL 32896-5036
515534566	+ Email/Text: bncmail@w-legal.com	Nov 24 2020 21:21:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515450708	+ EDI: WTRRN BANK.COM	Nov 25 2020 01:53:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
515450709	EDI: CITICORP.COM	Nov 25 2020 01:53:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
517781962	EDI: BL-TOYOTA.COM	Nov 25 2020 01:53:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
515450711	EDI: VERIZONCOMB.COM	Nov 25 2020 01:53:00	Verizon, 500 Technology Drive Ste 300, Weldon Spring, MO 63304-2225
515450712	+ EDI: WFFC.COM	Nov 25 2020 01:53:00	WFFNB/Raymour & Flanigan, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515450702	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 24, 2020 at the address(es) listed

District/off: 0312-1

User: admin

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below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Joint Debtor Dawn E. DiMauro jenkins.clayman@verizon.net connor@jenkinsclayman.com
Eric Clayman	on behalf of Debtor Bruce H. DiMauro jenkins.clayman@verizon.net connor@jenkinsclayman.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Debtor Bruce H. DiMauro jenkins.clayman@verizon.net connor@jenkinsclayman.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Dawn E. DiMauro jenkins.clayman@verizon.net connor@jenkinsclayman.com
Kevin P. Diskin	on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@McCalla.com
Melissa N. Licker	on behalf of Creditor Toyota Motor Credit Corporation NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Stephanie F. Ritigstein	on behalf of Debtor Bruce H. DiMauro jenkins.clayman@verizon.net connor@jenkinsclayman.com
Stephanie F. Ritigstein	on behalf of Joint Debtor Dawn E. DiMauro jenkins.clayman@verizon.net connor@jenkinsclayman.com
William M. E. Powers, III	on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com
William M.E. Powers	on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Bayview Loan Servicing LLC ecf@powerskirm.com
William M.E. Powers, III	on behalf of Creditor Bank of America N.A. ecf@powerskirm.com

TOTAL: 17